

St. Adrian's East Neuk Church of Scotland (Pittenweem, Anstruther, and Cellardyke)

Scotland · Charity number SC000181

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1926-03-06
Register	View on the OSCR register

Contact

Address 26 Fairhaven Crescent
Cellardyke
Anstruther
Fife
KY10 3FE

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Our charity is set up to provide worship and fellowship in our local community. We do this by having regular weekly services and holding various events throughout the year. These are all for fundraising and socialising. We also run a very successful food bank in our Anstruther Church. This is explained more fully in our Trustees Annual Report.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The advancement of religion.

Geography

- **Main operating location:** Fife
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£99,908	£114,521	-	3
2024-12-31	£102,540	£83,612	-	3
2023-12-31	£132,916	£93,746	-	3
2022-12-31	£110,665	£104,114	-	3
2021-12-31	£105,445	£87,897	-	3
2020-12-31	£120,584	£108,649	-	3

St. Adrian-s East Neuk Church of Scotland (Pittenweem, Anstruther, and Cellardyke)

Scotland - Charity number SC000181

Accounts

**ST ADRIAN'S EAST NEUK CHURCH OF SCOTLAND (PITTENWEEM,
ANSTRUTHER AND CELLARDYKE)**

**(FORMERLY ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER
AND CELLARDYKE)**

TRUSTEES' ANNUAL REPORT AND UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CONGREGATION NUMBER 241499

SCOTTISH CHARITY NUMBER SC000181

Henderson Black & Co

**ST ADRIAN'S EAST NEUK CHURCH OF SCOTLAND (PITTENWEEM, ANSTRUTHER AND
CELLARDYKE)
(FORMERLY ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE)**

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025**

The Trustees present the Annual Report and Accounts for St Adrian's East Neuk Church of Scotland (Pittenweem, Anstruther and Cellardyke) (formerly St Ayle Parish Church of Scotland, Anstruther and Cellardyke) for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name: St Adrian's East Neuk Church of Scotland (Pittenweem, Anstruther and Cellardyke)
(formerly St Ayle Parish Church of Scotland, Anstruther and Cellardyke)

Charity Registration Number: SC000181

Congregation Reference Number: 241499 (from 1 January 2026)
261587 (to 31 December 2025)

Contact Address: 26 Fairhaven Crescent
Cellardyke
Anstruther
KY10 3FE

Trustees

The following have served as Trustees/members of the Kirk Session and Associates of the Kirk Session from 1 January 2025 to the date of approval of these Accounts unless otherwise stated:

Rev. Nigel Robb, Rev. Allan Morton, Rev. David Scott, William Batchelor, Margaret Black, Eleanor Blair, Barbara Burrows, Susan Cathcart, Carole Coles, Martin Cunningham, Elizabeth Dickson, James Dickson, Linda Ednie, George Findlay, Morag Findlay, Jane Hayhow, Neil Holmes, Susan Holmes, Rona Horsburgh, Mary King, Pam McAslan, Jane MacDonald, Alison McIvor, Marian Rettie, Rev. Nigel Robb (resigned 25 July 2025), Vivien Rough, Jacqueline Smith, Sandra Smith, Karine Thompson, Catherine Wilson.

On 1 January 2026, St Ayle joined in a union with the neighbouring congregation of Pittenweem. St Ayle (now St Adrian's East Neuk) is the continuing charity and Pittenweem the discontinuing charity. The following trustees of Pittenweem joined the Kirk Session of St Adrian's East Neuk on 1 January 2026:

Ian Anderson, Aileen Campbell, Douglas Chisholm, Heather Cunningham, John Cunningham, Sean Dillon, Nancy Hill, David Raeside, Roberta Raeside, Margaret Thomson.

Principal Office Bearers

Interim Moderator: Rev. Nigel Robb (resigned 25 July 2025)
Rev. Allan Morton (from 25 July 2025 until 1 January 2026)
Rev. David Scott (appointed 1 January 2026)

Session Clerk: Linda Ednie

Associate Session Clerk: Elizabeth Dickson

Treasurer: Marian Rettie

**ST ADRIAN'S EAST NEUK CHURCH OF SCOTLAND (PITTENWEEM, ANSTRUTHER AND
CELLARDYKE)
(FORMERLY ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE)**

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025**

Independent Examiner Matthew Struthers BA CA
 Henderson Black & Co CA
 Edenbank House
 22 Crossgate
 Cupar
 Fife
 KY15 5HW

Bankers Royal Bank of Scotland,
 St Andrews Branch
 113-115 South Street
 St Andrews
 Fife
 KY16 9QB

Structure, Governance and Management

Governing Document

The Church is an unincorporated charity administered in accordance with the terms of the Unitary Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the Charity Trustees. The Kirk Session members are the Elders of the Church and are chosen from those members of the Church who are considered to have the appropriate gifts and skills. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by the Presbytery.

Organisational Structure

The Kirk Session is responsible for both the spiritual and temporal affairs of the Church. It is chaired by the Minister or Interim Moderator and meets, as required, at least four times a year as well as joint meetings with our linked charge of Crail Parish Church. Certain responsibilities are delegated to committees. Presently these are Finance, Property, Social/fundraising, Technology/administration, Pastoral, Safeguarding, Outreach, Worship/prayer, Children's Ministry.

Objectives and Activities

The congregation has continued to worship each week led mostly by a group of retired ministers who engage so willingly with the congregation. The average attendance each week is 75. Rev. Dr Ian McEwan was appointed locum working on a pastoral basis one day a week shared with St Ayle's linked charge in Crail. His visits have been greatly appreciated by many who are housebound, ill or requiring a visit from a minister. These visits have been supplemented by the ongoing pastoral work done by elders and members of the congregation.

Café Church held in the Anstruther building is a regular event and gives members and visitors a chance to meet informally before, during and after worship. Members of the congregation are also involved in worship teams.

Special services attract attendance from the wider community including the early morning Easter worship on the beach, the Remembrance Sunday service, alternating between Anstruther and Cellardyke, the annual Harbour Service held in a marquee in the Anstruther harbour area, and the annual Bereavement Service held in the Cellardyke building during Advent.

Henderson Black & Co

**ST ADRIAN'S EAST NEUK CHURCH OF SCOTLAND (PITTENWEEM, ANSTRUTHER AND
CELLARDYKE)
(FORMERLY ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE)**

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025**

Hospitality is provided after all these events, which, along with the refreshments available after worship each week offers the opportunity to welcome visitors, people who have moved to the area as well as the congregation.

On 28 September we said 'farewell' to one of our regular supply ministers, the Very Rev. Dr Martin Fair and his wife Elaine before they left for their new parish in Bermuda. They were presented with small mementos of the East Neuk before a buffet lunch was served.

The Moderator of Presbytery, Rev. Arthur Christie, led worship on 5 October in Cellardyke, his first visit since he retired as minister of St Ayle in January 2018. Anstruther was also the venue of the Presbytery meeting on 15 November with a service of Communion led by the Moderator before the order of the day.

In recognition of his long service as Interim Moderator the congregation made a presentation to the Rev. Nigel Robb on Sunday 23 November. This was followed by a congregational lunch.

Fundraising events continued throughout the year providing much needed funds for the ongoing work of the church. These events also allowed interaction with those in the community who are not involved in the life of the church but who are generous in their support.

Property

A quinquennial report was carried out early in the year highlighting a range of repair work required in both buildings. Applications for funding will be made once all necessary work is agreed and approved by the new St Adrian's Kirk Session and Presbytery in the new year. The Presbytery Buildings Officer and the Presbytery Property Convener surveyed the manse in November and noted a few minor works to be carried out before a new minister could take up residence. There would be no delay in sustaining the call.

The Property Convener, with the help of volunteers, has invested many hours in the maintenance and improvement of the buildings and their efforts have been much appreciated by the congregation.

Community Occasional Events

Both church buildings are used as concert venues for local music groups and the annual East Neuk Festival.

Funeral receptions are held in both church buildings and the hall in Cellardyke and the James Melville Room and multipurpose space in Anstruther is used for various meetings.

The Presbytery Year of Prayer Day organised by the Presbytery Mission Director was held in Anstruther as was an Alpha Away Day for members of a church group in Presbytery.

On 28 December, the final service as St Ayle Parish Church, the church organist, Robert Gardner, was presented with a long service certificate marking 47 years as organist of Cellardyke Church, then St Ayle Church.

Achievements and Performance

2025 included numerous meetings concerning the Presbytery Mission Plan (PMP) with both the Kirk Session, representative small groups from the Session and the Presbytery Mission Plan Implementation Group (PMPIG). On 26 October the congregations of Pittenweem and St Ayle voted for a union to be called St Adrian's East Neuk Parish Church (Pittenweem, Anstruther and Cellardyke) from 1 January 2026. A second vote was also taken for the new St Adrian's East Neuk to continue a revised linkage with Crail from 1 January 2026. Crail voted on the same day for a revised linkage with the new St Adrian's East Neuk from 1 January 2026. A new Interim Moderator, Revd David Scott, was appointed from 1 January 2026.

Thanks to the sterling work of our treasurer and the generosity of the congregation, finances are healthy despite ongoing maintenance costs, Giving to Grow contributions and Presbytery dues. People are

ST ADRIAN'S EAST NEUK CHURCH OF SCOTLAND (PITTENWEEM, ANSTRUTHER AND
CELLARDYKE)
(FORMERLY ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

encouraged to use the Gift Aid scheme enabling the church to reclaim tax on their donations. The annual Givings Day in October raised the sum of £11,000.

As and when appropriate, the Kirk Session on behalf of the congregation authorises collection or donations to local and national charities. In 2025, the following received assistance from St Ayle: Erskine Appeal (at Remembrance), Christian Aid, Home Start, and The British Red Cross. Emergency Appeals, when required, also receive a generous response.

Financial Review

The total income during the year amounted to £99,908 (2024 - £102,540) of which £77,709 (2024 - £74,210) was unrestricted, £22,019 (2024 - £27,886) restricted and £180 (2024 - £444) endowment.

Total expenditure for the year was £114,501 (2024 - £83,612) with £87,530 (2024 - £57,114) relating to the unrestricted general and designated funds. A major portion of the expenditure within the general fund relates to the requirements of the Giving to Grow allocation of £41,145 (2024 £23,844).

This resulted in a deficit for the year on the general and designated funds of £4,437 (2024 – surplus of £18,473), on restricted funds a deficit of £5,836 (2024 surplus of £61) and on endowment funds a deficit of £4,320 (2024 surplus of £394).

Reserves Policy

At the end of the year £113,415 (2024 - £117,852) of cash in the bank was held in unrestricted funds. In addition, £73,866 (2024 - £79,702) was held in restricted funds, mainly in the Cellardyke Guild and East Neuk Foodbank Account, and £1,415 (2024 - £5,735) held in endowment funds. A further £20,338 (2024 - £19,494) was held in investments of which £16,921 (2024 - £16,176) are unrestricted and £3,417 (2024 - £3,318) are endowment.

The Trustees' adopt a prudent policy and retains unrestricted reserves at a level such that, in the event of a sudden drop in income, the Church will be able to support its current level of activities for a period of at least twelve months, while replacement income is sought.

Approved by the trustees on 24 March 2026 and signed on their behalf



Linda Ednie
(Session Clerk)



Marian Rettie
(Treasurer)

**ST ADRIAN'S EAST NEUK CHURCH OF SCOTLAND, PITTENWEEM, ANSTRUTHER AND CELLARDYKE
(FORMERLY ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE)
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ST AYLE PARISH CHURCH OF SCOTLAND,
ANSTRUTHER AND CELLARDYKE
FOR THE YEAR ENDED 31 DECEMBER 2025**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

This report is made to the Trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might state to the Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the trustees for my work or for this report.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Matthew Struthers BA CA
Partner
Henderson Black & Co
Chartered Accountants

Edenbank House
22 Crossgate
Cupar
KY15 5HW

6 APR 2026

**ST ADRIAN'S EAST NEUK CHURCH OF SCOTLAND, PITTENWEEM, ANSTRUTHER AND CELLARDYKE
(FORMERLY ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE)
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025**

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Receipts	2					
Donations and legacies		64,390	18,602	-	82,992	57,172
Charitable activities		6,647	2,562	-	9,209	35,449
Trading activities		4,365	-	-	4,365	6,154
Bank and deposit interest		1,371	855	-	2,226	2,746
Investment income		699	-	180	879	879
Other		237	-	-	237	140
From General Trustees						
Consolidated Fabric Fund		-	-	-	-	-
Total Receipts		77,709	22,019	180	99,908	102,540
Payments	3					
Cost of generating funds		-	-	-	-	83
Charitable activities		87,530	26,971	-	114,501	82,995
Purchase of equipment		-	-	-	-	534
Total Payments		87,530	26,971	-	114,501	83,612
Surplus / (deficit) for period before transfers		(9,821)	(4,952)	180	(14,593)	18,928
Transfers		5,384	(884)	(4,500)	-	-
Surplus / (deficit) for period		(4,437)	(5,836)	(4,320)	(14,593)	18,928

Henderson Black & Co

**ST ADRIAN'S EAST NEUK CHURCH OF SCOTLAND, PITTENWEEM, ANSTRUTHER AND CELLARDYKE
(FORMERLY ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE)
STATEMENT OF BALANCES
AS AT 31 DECEMBER 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank and cash in hand					
Opening balances	117,852	79,702	5,735	203,289	184,361
Surplus / (deficit) for period	(4,437)	(5,836)	(4,320)	(14,593)	18,928
Closing balances	<u>113,415</u>	<u>73,866</u>	<u>1,415</u>	<u>188,696</u>	<u>203,289</u>
Fixed assets					
IT equipment - cost	534	-	-	534	534
Investments - market value (cost £11,151)	7 16,921	-	3,417	20,338	19,494
Other assets					
Tax receivable on Gift Aid donations	10,065	-	-	10,065	11,219
Liabilities					
Independent examiner's fees	2,000	-	-	2,000	1,500
Wages and PAYE	294	-	-	294	280
Special collection	377	-	-	377	140

The accounts were approved by the Kirk Session on 24 March 2026
For and on behalf of the Kirk Session

..... *Linda J. Ednie* Linda Ednie, Session Clerk

..... *Marian L. Rettie* Marian Rettie, Treasurer

**ST ADRIAN'S EAST NEUK CHURCH OF SCOTLAND, PITTENWEEM, ANSTRUTHER AND CELLARDYKE
(FORMERLY ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

1 Accounting Policies

The principal accounting policies, which have been applied consistently in the current period in dealing with items which are considered material to the accounts, are set out below.

Basis of Preparation

The financial statements have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Taxation

St Adrian's East Neuk Church of Scotland (Pittenweem, Anstruther and Cellardyke) is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and payments made therefore include irrecoverable input VAT.

ST ADRIAN'S EAST NEUK CHURCH OF SCOTLAND, PITTENWEEM, ANSTRUTHER AND CELLARDYKE
(FORMERLY ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

2 Receipts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Donations and legacies					
WFO Scheme (non Gift Aid)	2,822	-	-	2,822	2,730
Gift Aid Donations	25,606	519	-	26,125	25,511
Tax Recovered on Gift Aid donations	11,475	-	-	11,475	4,506
Ordinary Offerings (open plate)	6,057	-	-	6,057	5,489
Other donations and receipts	7,685	18,083	-	25,768	8,836
Giving days	10,745	-	-	10,745	10,100
Church of Scotland	-	-	-	-	-
	<u>64,390</u>	<u>18,602</u>	<u>-</u>	<u>82,992</u>	<u>57,172</u>
Income from charitable activities					
Weddings and funerals	1,275	-	-	1,275	2,425
Coffee mornings	2,929	-	-	2,929	3,920
Soup and sweet lunch	-	-	-	-	315
Strawberry tea	1,040	-	-	1,040	851
Teas and coffees	1,111	-	-	1,111	945
Harbour Festival	-	-	-	-	230
Quiz	292	-	-	292	-
Cellardyke Guild	-	2,562	-	2,562	2,426
Foodbank	-	-	-	-	24,337
	<u>6,647</u>	<u>2,562</u>	<u>-</u>	<u>9,209</u>	<u>35,449</u>
Income from trading activities					
Use of premises	4,365	-	-	4,365	6,154
	<u>4,365</u>	<u>-</u>	<u>-</u>	<u>4,365</u>	<u>6,154</u>
Investment income					
Bank and deposit interest	1,371	855	-	2,226	2,746
Investment income	699	-	180	879	879
	<u>2,070</u>	<u>855</u>	<u>180</u>	<u>3,105</u>	<u>3,625</u>
Other income					
Other income	-	-	-	-	-
Special collection	237	-	-	237	140
From General Trustees	-	-	-	-	-
	<u>237</u>	<u>-</u>	<u>-</u>	<u>237</u>	<u>140</u>
Total Receipts	<u>77,709</u>	<u>22,019</u>	<u>180</u>	<u>99,908</u>	<u>102,540</u>

ST ADRIAN'S EAST NEUK CHURCH OF SCOTLAND, PITTENWEEM, ANSTRUTHER AND CELLARDYKE
(FORMERLY ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE)
NOTES TO THE ACCOUNTS, CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2025

3 Analysis of Expenditure

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Costs of generating funds					
Offering envelopes	-	-	-	-	83
	-	-	-	-	83
Charitable activities					
Giving to Grow, note 4	41,145	-	-	41,145	23,844
Locum costs	1,513	-	-	1,513	5,011
Presbytery dues	1,960	-	-	1,960	1,960
Organist, cleaner and foodbank staff	4,735	13,035	-	17,770	16,606
Repairs and maintenance	21,626	-	-	21,626	4,316
Heat and light	5,816	40	-	5,856	6,622
Telephone, broadband and website	829	575	-	1,404	2,040
Insurance	5,058	-	-	5,058	4,820
Manse repairs and maintenance	44	-	-	44	194
Travel	-	738	-	738	1,021
Printing, post and stationery	698	-	-	698	25
Payroll and book keeping costs	-	276	-	276	276
Music licences	854	-	-	854	832
Guild expenses	-	2,055	-	2,055	1,252
Foodbank supplies	-	7,494	-	7,494	10,602
Foodbank grants	-	2,500	-	2,500	-
Donations	909	216	-	1,125	1,978
Other expenses	345	42	-	387	456
Governance costs - Independent examiner's fees	1,998	-	-	1,998	1,140
	87,530	26,971	-	114,501	82,995
Purchase of equipment	-	-	-	-	534
	-	-	-	-	534
Total payments	87,530	26,971	-	114,501	83,612

4 Giving to Grow Allocation

	2025 £	2024 £
Total allocation	49,268	41,815
Less Transition funding	(3,350)	(5,342)
Less paid by Stipend Endowment Income	(4,248)	(4,310)
Less Glebe Rent	(525)	(1,050)
Vacancy Allowance	-	(7,271)
Add Overpayment	-	2
Amount paid, per note 3	41,145	23,844

5 Minister's stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years of service) £39,856.

ST ADRIAN'S EAST NEUK CHURCH OF SCOTLAND, PITTENWEEM, ANSTRUTHER AND CELLARDYKE
(FORMERLY ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE)
NOTES TO THE ACCOUNTS, CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2025

6 Trustee expenses, remuneration and related party transactions

6.1 During the year expenses of £198 were paid to one trustee for travel, pulpit supply, and other expenses (2024 £816).

6.2 No charity trustee, or persons connected to a trustee, received remuneration in the year (2024 - nil).

6.3 There were no transactions with trustees or persons connected with trustees during the year (2024 - nil).

7 Investments

Investments at market valuations at the year end comprised:

	Total 2025 £	Total 2024 £
Church of Scotland Investors Trust:-		
- Growth Fund - Catherine Grace Douglas Fund - 847 units	5,827	5,404
- Income Fund - Outreach Fund - 100 units	1,139	1,106
- Income Fund - Congregational Account - 61 units	695	674
- Income Fund - General Purposes - 364 units	4,146	4,026
- Income Fund - Cons Fabric Fund - 449 units	5,114	4,966
- Income Fund - Black & Land Rent Account - 247 units	2,813	2,732
- Income Fund - Melville Bequest Poor Fund - 53 units	604	586
	<u>20,338</u>	<u>19,494</u>

8 Movements in funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	117,637	77,654	(87,530)	5,384	113,145
Designated Puppets & Co	215	55	-	-	270
Designated ACK Member's Association	-	-	-	-	-
	<u>117,852</u>	<u>77,709</u>	<u>(87,530)</u>	<u>5,384</u>	<u>113,415</u>
Restricted funds					
Flower Fund	153	20	-	-	173
Adopt-A-Child Fund	-	-	(216)	216	-
East Neuk Foodbank	77,996	19,437	(24,700)	(700)	72,033
Cellardyke Guild	1,553	2,562	(2,055)	(400)	1,660
	<u>79,702</u>	<u>22,019</u>	<u>(26,971)</u>	<u>(884)</u>	<u>73,866</u>
Endowment funds					
Black and Land Rent Account	4,614	148	-	(4,000)	762
Melville Bequest	829	32	-	(500)	361
Williamson Foundation	292	-	-	-	292
	<u>5,735</u>	<u>180</u>	<u>-</u>	<u>(4,500)</u>	<u>1,415</u>
Total bank and cash balances	<u>203,289</u>	<u>99,908</u>	<u>(114,501)</u>	<u>-</u>	<u>188,696</u>

Purposes of Unrestricted Funds:

- General Fund: Funds of the church which are unrestricted and not designated for a specific purpose.
- Designated Puppets & Co: This fund is to support and promote puppet ministry.
- Designated ACK Member's Association: This fund is for Anstruther, Cellardyke and Kilrenny members association. The ACKMA ceased as an independent organisation in the year and all remaining funds have been transferred to the general unrestricted reserves of the Church.

APPENDIX 1

**ST ADRIAN'S EAST NEUK CHURCH OF SCOTLAND, PITTENWEEM, ANSTRUTHER AND CELLARDYKE
(FORMERL ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE)
YEAR ENDED 31 DECEMBER 2025
MEMORANDUM TO THE FOREGOING ACCOUNTS**

Funds held by The General Trustees of the Church of Scotland, which are not included in the foregoing accounts.

	2025 £	2024 £
FUNDS HELD BY GENERAL TRUSTEES		
CONSOLIDATED FABRIC FUND		
Capital		
Balance at 1 January	127,511	127,511
Balance at 31 December	<u>127,511</u>	<u>127,511</u>
Revenue		
Balance at 1 January	23,821	16,945
Interest and dividends received	6,722	7,500
Administration costs	(320)	(624)
Remitted to congregation	-	-
Balance at 31 December	<u>30,223</u>	<u>23,821</u>

St. Adrian-s East Neuk Church of Scotland (Pittenweem, Anstruther, and Cellardyke)

Scotland - Charity number SC000181

Accounts

MS 40

**ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND
CELLARDYKE**

TRUSTEES' ANNUAL REPORT AND UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

CONGREGATION NUMBER 261587

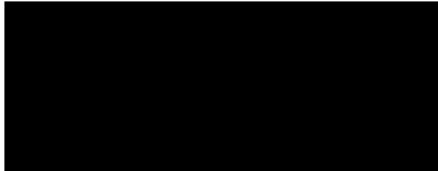
SCOTTISH CHARITY NUMBER SC000181

ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

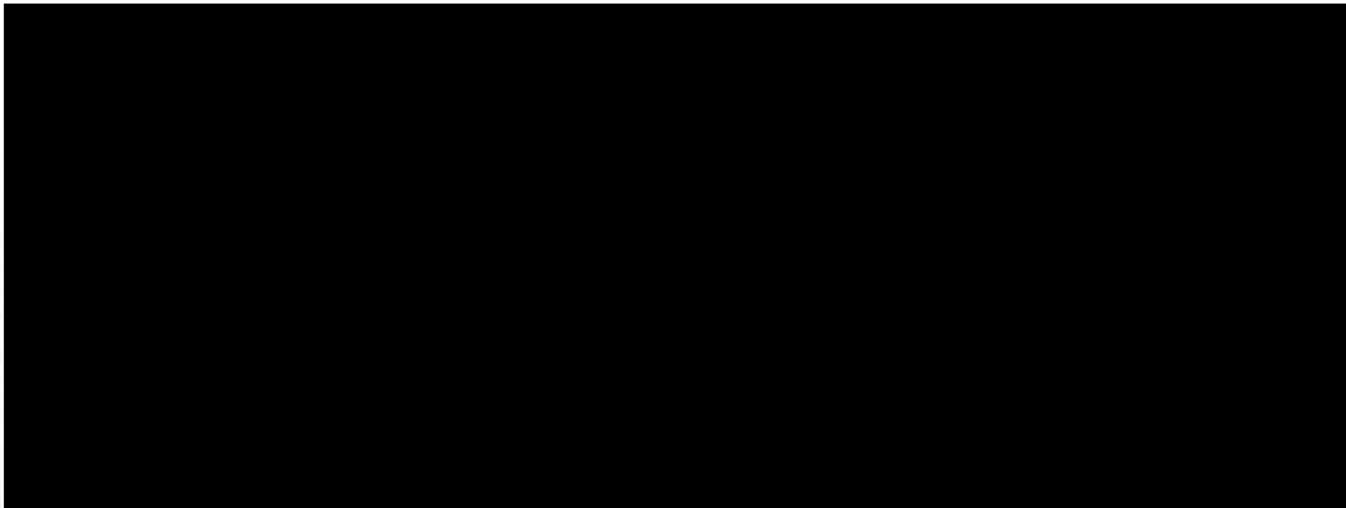
The Trustees present the Annual Report and Accounts for St Ayle Parish Church of Scotland, Anstruther and Cellardyke for the year ended 31 December 2024.

Reference and Administrative Information

Charity Name: St Ayle Parish Church of Scotland, Anstruther and Cellardyke
Charity Registration Number: SC000181
Congregation Reference Number: 261587
Contact Address: 

Trustees

The following have served as Trustees/members of the Kirk Session and Associates of the Kirk Session from 1 January 2024 to the date of approval of these Accounts unless otherwise stated:



Treasurer: Marian Rettie

Independent Examiner


Henderson Black & Co CA
Edenbank House
22 Crossgate
Cupar
Fife
KY15 5HW

Bankers

Royal Bank of Scotland,
St Andrews Branch
113-115 South Street
St Andrews
Fife
KY16 9QB

ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Structure, Governance and Management

Governing Document

The Church is an unincorporated charity administered in accordance with the terms of the Unitary Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the Charity Trustees. The Kirk Session members are the Elders of the Church and are chosen from those members of the Church who are considered to have the appropriate gifts and skills. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by the Presbytery.

Organisational Structure

The Kirk Session is responsible for both the spiritual and temporal affairs of the Church. It is chaired by the Minister or Interim Moderator and meets, as required, at least four times a year as well as joint meetings with our linked charge of Crail Parish Church. Certain responsibilities are delegated to committees. Presently these are Finance, Property, Social/fundraising, Technology/administration, Pastoral, Safeguarding, Outreach, Worship/prayer, Children's Ministry.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a National Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It cooperates with other churches in various ecumenical bodies in Scotland and beyond.

The Congregation has continued to worship each week, led on the vast majority of occasions, by the excellent group of retired ministers who have so willingly and effectively engaged with the congregation in recent years.

On some occasions Café Church has been a feature and this has worked well and been appreciated by the members. One service incorporated Readers' Theatre.

Services on the whole have been well attended with numbers (in the region of 80 plus) now approaching the attendance before the Covid lockdowns and subsequent restrictions.

Some of the services drew attendance from the wider community, including the Sea Queen Festival service in Cellardyke and the Harbour Service in a marquee on the Harbour area followed by a lunch provided by the congregation for all who had attended. The lunch also expressed the appreciation of the St Ayle congregation members of the team of ministers who have sustained regular worship in St Ayle and Crail.

The congregation maintained its tradition of congregational hospitality, and the fundraising events which always draw considerable support from the community were well attended. The Coffee Mornings, Strawberry Tea and Christmas Coffee Morning all provide much needed funds for the ongoing work of the congregation and allow interaction with those in the community who are not involved in the life of the congregation. Refreshments are provided after Sunday morning worship for a time of fellowship and is an opportunity to welcome visitors and people who have moved into the area.

Membership numbers have been affected by the deaths of some faithful members and their lives and witness have been celebrated in funeral services in the Church. In 2024, several members lost close relatives and were supported by the care and concern of the members of the congregation.

The Annual Bereavement Service took place in Advent with a number of families attending who had been bereaved in recent times.

ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Weddings, funerals, and baptisms are 'evangelical opportunities' due to the way people are treated by the members. Regularly there are reports of how much those who attend without a direct link to the congregation are made welcome by the members of the congregation.

The Guild has continued to meet fortnightly in the afternoon and has a good regular attendance of around 35 who enjoy a varied programme of speakers. Funds are raised with the afternoon gatherings in the winter and contribute to the Church and the Guild National Projects.

The Prayer Group, which is a joint endeavour with Crail, and started in the ministry of the [REDACTED] continues to meet on a Thursday morning in Anstruther Church with a regular attendance of 15 people each week.

The Tuesday Couthie Cuppa has maintained its characteristic lively membership of those who come for tea and coffee and a chat in Anstruther each week. While no charge is made, the participants are generous and donations from the group go to worthy causes and congregational funds.

The Foodbank continues to benefit from substantial financial support and physical donations from people throughout the East Neuk. The people who avail themselves of the services of the Foodbank are all made most welcome by [REDACTED] and his group of volunteers on the two days of opening in Anstruther. Sadly, the need is not declining and new participants have been added in the last year. A drop-in facility is available during Foodbank hours and many come in for warmth, refreshments and social contact.

Despite the deaths of some of the original attenders of the RVS lunch, the group continues to draw about 30 or so every week, summer and winter, and sometimes more, as family and holidays allow. The teams of volunteers are enthusiastic and energetic in their work serving, clearing up and talking to those who attend. While St Ayle is the biggest and the original location of this fine initiative, there are now 14 such clubs, based on the St Ayle model, in Fife. The school kitchens provide the food each week, and while the lunch guests pay a sum towards the cost, the RVS is in receipt of a grant from Fife Council, to defray some of the expenses.

For some years the congregation has been pleased to grant the use of the Cellardyke building on the second Sunday of each month to the members of the Romanian worshipping community. Now that there is a Church purchased in Kirkcaldy for the Romanians this arrangement has ceased, but it is hoped that communication and cooperation with the Romanian congregation will continue.

The Puppet Ministry for schools and care homes has brought great pleasure to many, including those who offer their time and enthusiasm as puppeteers. On some occasions, one of the puppets has been a dialogue partner in the regular Sunday service at St Ayle.

The Midway Club meets in Cellardyke every Monday night. It is attended by those who perceive themselves as 'midway' through life, and a lot of enjoyment, fun, laughter and conversation characterises the meetings. Some who attend regularly are not members of the congregation but engage in the games and assist in raising the funds which supplied a new video screen for Anstruther. Relationships are being nurtured in this informal setting.

Property

The Presbytery Buildings Officer has been most helpful and he has highlighted a range of works, some more urgent than others, in both Anstruther and Cellardyke [REDACTED] as Property Convener, has engaged with the Presbytery Buildings Officer and the Kirk Session has authorised exploration of the most appropriate means of addressing the urgent work required as a priority. The Property team of the congregation have invested many hours themselves as volunteers in the maintenance and improvement of the buildings. Their efforts are much appreciated by the congregation.

ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Community Occasional Events

The congregation invited Professor June Andrews to speak on dementia at an evening meeting which was open to all in the area.

The church premises were made available to the Children's choir in summer, the First Responders Training, and other organisations for fundraising purposes.

On several occasions the Church buildings were used as concert venues for local music groups.

Both buildings are used for receptions after funeral services, and Cellardyke is the venue for end of term services which provide the children and parents of the area with an experience of the worship of the Church and are supported by the Elders as stewards.

Similarly, the Elders are happy to be present when visits are arranged by preschool groups to the church buildings as part of their learning for life.

Achievements and Performance

With the death, after a period of illness, of the faithful Treasurer, [REDACTED] the congregation faced a considerable challenge to find a means of replacing her as she had exercised such a thorough and comprehensive overview of the income and expenditure of the congregation. Thankfully, it was possible to recruit a team of volunteers to take over the various functions required. This has demanded a huge amount of learning and investment of time and energy, supported and guided by the Treasurer of the Presbytery, [REDACTED]. In 2025, the management of all financial matters with relationship to HMRC and Gift Aid, and the central Church will be developed further.

The finances of the congregation continue to be healthy, but with the Giving to Grow contributions, the payment of Presbytery dues, and two distinct buildings to maintain, there is always work and expenditure involved. While regular committed donations, augmented by Gift Aid, are appreciated, the Annual Givings Day in 2024 continued to obtain a magnificent and significant response of £10,000. Gift Aid is encouraged and benefits the Church Accounts regularly.

As and when appropriate, the Kirk Session on behalf of the congregation authorises collection or donations to local and national charities. In 2024, the following received assistance from St Ayle: Erskine Appeal (at Remembrance), Christian Aid, Home Start, First Responders Christmas Day Lunch effort, and Adopt a Child. Emergency Appeals, when required, also receive a generous response.

Financial Review

The total income during the year amounted to £102,540 (2023 - £132,746) of which £74,210 (2023 - £80,855) was unrestricted, £27,886 (2023 - £51,477) restricted and £444 (2023 - £414) Endowment.

Total expenditure for the year was £83,612 (2023 - £93,461) with £57,114 (2023 - £53,771) relating to the unrestricted general and designated funds. A major portion of the expenditure within the general fund relates to the requirements of the Giving to Grow allocation of £23,844 (2023 £22,512).

This resulted in a surplus for the year on the general and designated funds of £18,473 (2023 - £27,084), on restricted funds a surplus of £61 (2023 £12,325) and on endowment funds a surplus of £394 (2023 deficit of £124).

ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE

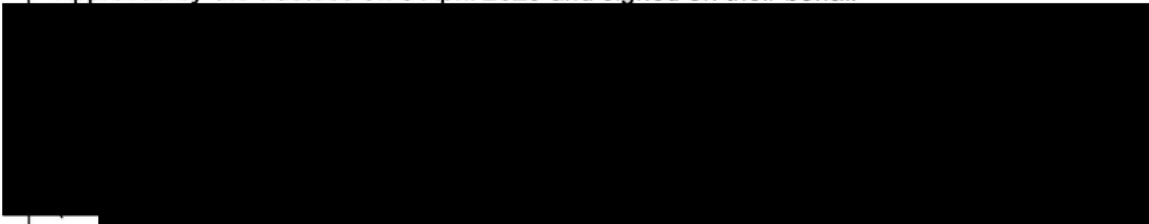
**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024**

Reserves Policy

At the end of the year £117,852 (2023 - £99,379) of cash in the bank was held in unrestricted funds. In addition, £79,702 (2023 - £79,641) was held in restricted funds, mainly in the Cellardyke Guild and East Neuk Foodbank Account, and £5,735 (2023 - £5,341) held in endowment funds. A further £19,494 (2023 - £ 18,901) was held in investments of which £16,176 (2023 - £15,615) are unrestricted and £3,318 (2023 - £3,288) are endowment.

The Trustees' adopt a prudent policy and retains unrestricted reserves at a level such that, in the event of a sudden drop in income, the Church will be able to support its current level of activities for a period of at least twelve months, while replacement income is sought.

Approved by the trustees on 6 April 2025 and signed on their behalf



**ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ST AYLE PARISH CHURCH OF SCOTLAND,
ANSTRUTHER AND CELLARDYKE
FOR THE YEAR ENDED 31 DECEMBER 2024**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 13.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

This report is made to the Trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might state to the Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Trustees for my work or for this report.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Partner
Henderson Black & Co
Chartered Accountants

Edenbank House
22 Crossgate
Cupar
KY15 5HW

22 April 2025

**ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024**

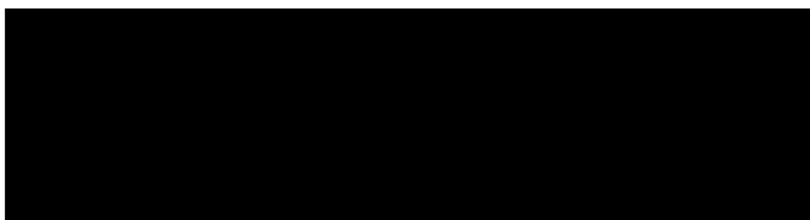
	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	As restated Total 2023 £
Receipts	2				
Donations and legacies	57,152	20	-	57,172	65,952
Charitable activities	8,686	26,763	-	35,449	36,977
Trading activities	5,890	-	264	6,154	4,044
Bank and deposit interest	1,643	1,103	-	2,746	1,616
Investment income	699	-	180	879	739
Grant income	-	-	-	-	11,136
Other	140	-	-	140	1,840
From General Trustees					
Consolidated Fabric Fund	-	-	-	-	10,442
Total Receipts	74,210	27,886	444	102,540	132,746
Payments	3				
Cost of generating funds	83	-	-	83	83
Charitable activities	56,497	26,448	50	82,995	91,259
Purchase of equipment	534	-	-	534	2,119
Total Payments	57,114	26,448	50	83,612	93,461
Surplus / (deficit) for period before transfers	17,096	1,438	394	18,928	39,285
Transfers	1,377	(1,377)	-	-	-
Surplus / (deficit) for period	18,473	61	394	18,928	39,285

Henderson Black & Co

**ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE
STATEMENT OF BALANCES
AS AT 31 DECEMBER 2024**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	As restated Total 2023 £
Bank and cash in hand					
Opening balances	99,379	79,641	5,341	184,361	145,076
Surplus / (deficit) for period	18,473	61	394	18,928	39,285
Closing balances	<u>117,852</u>	<u>79,702</u>	<u>5,735</u>	<u>203,289</u>	<u>184,361</u>
Fixed assets					
IT equipment - cost	534	-	-	534	-
Investments - market value (cost £11,151)	6 16,176	-	3,318	19,494	18,901
Other assets					
Tax receivable on Gift Aid donations	10,704	515	-	11,219	4,506
Giving to Grow overpaid	2	-	-	2	-
Liabilities					
Independent examiner's fees	1,500	-	-	1,500	1,140
Wages	280	-	-	280	-
Special collection - Dementia Trust	140	-	-	140	-

The accounts were approved by the Kirk Session on 6 April 2025
For and on behalf of the Kirk Session



Henderson Black & Co

ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting Policies

The principal accounting policies, which have been applied consistently in the current period in dealing with items which are considered material to the accounts, are set out below.

Basis of Preparation

The financial statements have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The comparative figures for the year to 31 December 2023 have been restated to include the balance held at 31 December 2024 of £3,260 in a general deposit fund with the Church of Scotland Investors Trust as part of the bank and cash balance. This was previously included in the year end valuation of the Investments.

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Taxation

St Ayle Parish Church of Scotland, Anstruther and Cellardyke is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and payments made therefore include irrecoverable input VAT.

ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE
 NOTES TO THE ACCOUNTS
 FOR THE YEAR ENDED 31 DECEMBER 2024

2 Receipts

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	As restated Total 2023 £
Donations and legacies					
WFO Scheme (non Gift Aid)	2,730	-	-	2,730	2,433
Gift Aid Donations	25,511	-	-	25,511	25,549
Tax Recovered on Gift Aid donations	4,506	-	-	4,506	11,222
Ordinary Offerings (open plate)	5,489	-	-	5,489	4,805
Other donations and receipts	8,816	20	-	8,836	8,488
Giving days	10,100	-	-	10,100	13,455
Church of Scotland	-	-	-	-	-
	<u>57,152</u>	<u>20</u>	<u>-</u>	<u>57,172</u>	<u>65,952</u>
Income from charitable activities					
Weddings and funerals	2,425	-	-	2,425	2,250
Coffee mornings	3,920	-	-	3,920	3,977
Soup and sweet lunch	315	-	-	315	-
Strawberry tea	851	-	-	851	1,173
Teas and coffees	945	-	-	945	349
Harbour Festival	230	-	-	230	-
Quiz	-	-	-	-	255
Cellardyke Guild	-	2,426	-	2,426	1,656
Foodbank	-	24,337	-	24,337	27,317
	<u>8,686</u>	<u>26,763</u>	<u>-</u>	<u>35,449</u>	<u>36,977</u>
Income from trading activities					
Use of premises	5,890	-	264	6,154	4,044
	<u>5,890</u>	<u>-</u>	<u>264</u>	<u>6,154</u>	<u>4,044</u>
Investment income					
Bank and deposit interest	1,643	1,103	-	2,746	1,616
Investment income	699	-	180	879	739
	<u>2,342</u>	<u>1,103</u>	<u>180</u>	<u>3,625</u>	<u>2,355</u>
Grant income					
Foodbank	-	-	-	-	11,136
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>11,136</u>
Other income					
Other income	-	-	-	-	1,840
Special collection	140	-	-	140	-
From General Trustees	-	-	-	-	10,442
	<u>140</u>	<u>-</u>	<u>-</u>	<u>140</u>	<u>12,282</u>
Total Receipts	<u>74,210</u>	<u>27,886</u>	<u>444</u>	<u>102,540</u>	<u>132,746</u>

Henderson Black & Co

ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE
NOTES TO THE ACCOUNTS, CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2024

3 Analysis of Expenditure

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	As restated Total 2023 £
Costs of generating funds					
Offering envelopes	83	-	-	83	83
	<u>83</u>	<u>-</u>	<u>-</u>	<u>83</u>	<u>83</u>
Charitable activities					
Giving to Grow	23,844	-	-	23,844	22,512
Locum costs	5,011	-	-	5,011	4,751
Presbytery dues	1,960	-	-	1,960	1,960
Organist, cleaner and foodbank staff	4,410	12,196	-	16,606	16,526
Repairs and maintenance	4,316	-	-	4,316	15,628
Heat and light	6,622	-	-	6,622	5,617
Telephone, broadband and website	1,180	860	-	2,040	583
Insurance	4,820	-	-	4,820	4,422
Manse repairs and maintenance	194	-	-	194	981
Travel	-	1,021	-	1,021	863
Printing, post and stationery	-	25	-	25	1,085
Payroll and book keeping costs	-	276	-	276	266
Music licences	832	-	-	832	788
Guild expenses	-	1,252	-	1,252	2,014
Foodbank supplies	-	10,602	-	10,602	9,116
Foodbank grants	-	-	-	-	2,500
Donations	1,762	216	-	1,978	116
Other expenses	406	-	50	406	421
Governance costs - Independent examiner's fees	1,140	-	-	1,140	1,110
	<u>56,497</u>	<u>26,448</u>	<u>50</u>	<u>82,945</u>	<u>91,259</u>
Purchase of equipment	534	-	-	534	2,119
	<u>534</u>	<u>-</u>	<u>-</u>	<u>534</u>	<u>2,119</u>
Total payments	<u>57,114</u>	<u>26,448</u>	<u>50</u>	<u>83,612</u>	<u>93,461</u>

4 Minister's stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years of service) £38,884.

5 Trustee expenses, remuneration and related party transactions

5.1 During the year expenses of £816 were paid to one trustee for travel, pulpit supply, and other expenses (2023 £528).

5.2 No charity trustee, or persons connected to a trustee, received remuneration in the year (2023 - nil).

5.3 There were no transactions with trustees or persons connected with trustees during the year (2023 - nil).

ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE
 NOTES TO THE ACCOUNTS, CONTINUED
 FOR THE YEAR ENDED 31 DECEMBER 2024

6 Investments

Investments at market valuations at the year end comprised:

	Total 2024 £	As restated Total 2023 £
Church of Scotland Investors Trust:-		
- Growth Fund - Catherine Grace Douglas Fund - 847 units	5,404	4,938
- Income Fund - Outreach Fund - 100 units	1,106	1,096
- Income Fund - Congregational Account - 61 units	674	669
- Income Fund - General Purposes - 364 units	4,026	3,989
- Income Fund - Cons Fabric Fund - 449 units	4,966	4,921
- Income Fund - Black & Land Rent Account - 247 units	2,732	2,707
- Income Fund - Melville Bequest Poor Fund - 53 units	586	581
	<u>19,494</u>	<u>18,901</u>

7 Movements in funds

	As restated At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	98,882	74,210	(57,101)	1,646	117,637
Designated Puppets & Co	215	-	-	-	215
Designated ACK Member's Association	282	-	(13)	(269)	-
	<u>99,379</u>	<u>74,210</u>	<u>(57,114)</u>	<u>1,377</u>	<u>117,852</u>
Restricted funds					
Flower Fund	153	-	-	-	153
Adopt-A-Child Fund	-	20	(216)	196	-
Messy Church Fund	273	-	-	(273)	-
East Neuk Foodbank	78,236	25,440	(24,980)	(700)	77,996
Cellardyke Guild	979	2,426	(1,252)	(600)	1,553
	<u>79,641</u>	<u>27,886</u>	<u>(26,448)</u>	<u>(1,377)</u>	<u>79,702</u>
Endowment funds					
Black and Land Rent Account	4,252	412	(50)	-	4,614
Melville Bequest	797	32	-	-	829
Williamson Foundation	292	-	-	-	292
	<u>5,341</u>	<u>444</u>	<u>(50)</u>	<u>-</u>	<u>5,735</u>
Total bank and cash balances	<u>184,361</u>	<u>102,540</u>	<u>(83,612)</u>	<u>-</u>	<u>203,289</u>

Purposes of Unrestricted Funds:

- General Fund: Funds of the church which are unrestricted and not designated for a specific purpose.
- Designated Puppets & Co: This fund is to support and promote puppet ministry.
- Designated ACK Member's Association: This fund is for Anstruther, Cellerdyke and Kilrenny members association. The ACKMA ceased as an independent organisation in the year and all remaining funds have been transferred to the general unrestricted reserves of the Church.

Purposes of Restricted Funds:

- Flower Fund: to provide flowers for display during services of worship and distribution thereafter.
- Adopt-A-Child Fund: to support a foreign child, funded by specific retiring collections.
- The Messy Church Fund: to support the ACK Messy Church Initiative through joint funding. Messy Church disbanded during the year and remaining funds have been transferred to the general fund.
- East Neuk Foodbank: to provide food supplies, support and training to those in need in the community.
- Cellardyke Guild: to support the work of the Guild.

**ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE
 NOTES TO THE ACCOUNTS, CONTINUED
 FOR THE YEAR ENDED 31 DECEMBER 2024**

7 Movements in funds (continued)

Purposes of Endowment Funds:

- Black and Land Rent Account: 13/19ths of annual income to be paid to Anstruther Easter Parish Trust and 2/19ths to Fife Council Trust. The balance is held for congregational purposes.
- Melville Bequest: to be used by the Minister to support members of the Parish in need.
- Williamson Foundation: to be used to assist those in need.

8 Collections for third parties

	2024	2023
	£	£
Anstruther Lifeboat	-	155
Christian Aid	651	1,076
Erskine Care Homes	300	400
CHAS	-	250
Eathquake Appeal	-	870
Harbour Festival	158	-
Scottish Bible Society	125	-
	<u>1,234</u>	<u>2,751</u>

APPENDIX 1

**ST AYLE PARISH CHURCH OF SCOTLAND, ANSTRUTHER AND CELLARDYKE
YEAR ENDED 31 DECEMBER 2024
MEMORANDUM TO THE FOREGOING ACCOUNTS**

Funds held by The General Trustees of the Church of Scotland, which are not included in the foregoing accounts.

	2024	2023
	£	£
FUNDS HELD BY GENERAL TRUSTEES		
CONSOLIDATED FABRIC FUND		
Capital		
Balance at 1 January	127,511	127,511
Balance at 31 December	<u>127,511</u>	<u>127,511</u>
Revenue		
Balance at 1 January	16,945	20,949
Interest and dividends received	7,500	6,678
Administration costs	(624)	(240)
Remitted to congregation	-	(10,442)
Balance at 31 December	<u>23,821</u>	<u>16,945</u>